

CLAIMS

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- 5 1. Process for managing an electronic transaction by means of a bank card of the microprocessor chip (type) and of a reading terminal able to talk to said card, in which the reading terminal sends a signal to said card which indicates thereto the amount of the transaction and in which said card compares this amount with a
- 10 threshold transaction amount value and instigates a bearer authentication procedure when this amount is above said threshold, characterized in that, when this amount is below said threshold, said chip card compares with a threshold value the value of a counter, the so-
- 15 called aggregate of small amounts counter, which value it increments by the value of the amount of the transaction and in that a procedure for authenticating the bearer of the card is instigated by said card as a function of the result of this comparison.
- 20 2. Process according to Claim 1, characterized in that the value of the counter is replaced with said incremented value when the value of the amount of the transaction is below the threshold transaction amount value.
- 25 3. Process according to one of the preceding claims, characterized in that the value of the aggregate of small amounts counter is replaced with said incremented value when, as a function of the result of the comparison, the card bearer
- 30 authentication procedure is not instigated by said card.
- 35 4. Process according to Claim 3, characterized in that when the card bearer's identification code has been verified, the card increments by the value of the amount of the transaction, the sum of the counter of small amounts and of a second counter, in that it compares the incremented sum with a threshold value and instigates the interrogation by the reading terminal of an authorization center as a function of the result of

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- 5 this comparison, said card resetting the two counters to zero when authorization is given by said center, the value of the second counter being replaced with the value of the incremented sum, if as a function of the result of the comparison, the card decides not to request the reading terminal to interrogate the authorization center, the value of the counter of small amounts then being reset to zero.
- 10 5. Process according to one of the preceding claims, characterized in that the incrementation implemented by the chip card is a positive incrementation.
- 15 6. Process according to one of Claims 1 to 4, characterized in that the incrementation implemented by the chip card is a negative incrementation.
- 20 7. Microprocessor chip card intended to be used to carry out electronic transactions, characterized in that it comprises means for implementing the process according to one of the preceding claims.
- 25 8. Chip card according to Claim 7, characterized in that, to implement the process according to one of Claims 1 to 6, it comprises memory means for storing one or more threshold values and/or counter values, as well as means of comparison.
9. Terminal for reading microprocessor chip cards, intended to be used to carry out electronic transactions, characterized in that it comprises means for implementing the process according to one of Claims 1 to 6.

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